Business Economy

By Herbert G. Stockwell, in The Outlook

small city in which he lived, a retired delphia who was sitting beside sugar magnate suddenly stopped his young friend in a street car one day horse, handed the reins to a friend as the conductor came through to colwho sat beside him, jumped to the lect the fares. The young man handground, and picked up a new red brick ed out a five-cent piece, while the which he placed in his carriage. He bank man carefully reached into an then resumed his seat and drove on. inner pocket and produced a ticket

brick?" asked his friend.

for repairs when needed," replied the bank man said; sugar magnate.

away or dropped carelessly on the dollar." street; that during the course of a The judgment evidenced by the

terial wasted," said he.

saving tendency of the older business nings and grow to maturity. The men as contrasted with many waste- young man, to acquire fitness, must ful habits of the younger men. It is keep the critical eye of economy ever very rarely that we see a young business man preserve pieces of wrapping paper, nails, or twine received on packages during the course of business. The prevailing spirit seems to economy very earnestly. They thorinduce the thought that the preservation of such small incidental materials consumes time entirely out of of materials, labor, expenses of sellproportion to the value of the thing ing merchandise and conducting the saved; but, like all general rules, it office, and last, but not least, the is carried too far by many young men who perhaps could not employ their time to better advantage than in sav. forms of waste of time is seen in the ing good, though minor materials routine employment and payment of which would otherwise be lost.

originated the thought that he could compared with the careful estimate not afford to spend time on such mat- and inquiry concerning the purchase ters found the principle correct as of machinery equipment, is startling. applied to himself; but, like all prin- When machines are needed, every efciples catering to indifference regard- fort is made to obtain the tool exacting details, the idea is too readily ly adapted to the purpose for which it adopted by many young men who can is intended. When, installed, it is ill afford its practice.

foolish," has been misunderstood, to prolonging its life and usefulness. the undoing of many brilliant young men. But aside from the mere ques- nually expended in the purchase of tion of the actual value involved in machinery in the aggregate constitutes any specific incident of saving, the a mere bagatelle compared with the

When a man arrives at a state of af- this respect! Unfortunately, the exception inciness man as evidences that all small

savings may be disregarded. than carelessness, which, if not check- policy, asked the proprietor: "How searching glances no where, now expressed his enthusiasm in the foled in time, crystallizes indifference to much have your losses amounted to there, in the effort to discover waste- lowing words: small economies all the way through bad debts during the past ful effort which may be eliminated. business transactions. Many men five years?" He replied to the effect possessing genius and push, who that it would take him some time to the doorway in a large loom manufacwould otherwise be successful, through ascertain the amount, and he could turing plant stood a dray from which

and sordid; economy is admirable.

man who does not acquire the habit need for more economy. of putting some of his income away The manager of a large office told able to save in materials formerly that the economical spirit as eviden could get my clerks actually to think effected through intelligent study of guished from the failure.

Driving along the main street of a dent of a large national bank in Phila-"What are you going to do with that which he had purchased at the rate of six for twenty-five cents. As a "Take it home and add it to my pile gentle reproof to his young friend the

"I buy these tickets because I do He explained further that it had not know of any better-paying safe been his habit for years to pick up investment. I make twenty per cent good, serviceable bricks, either thrown on my investment of a quarter of a

year the accumulated bricks saved president in this small matter is indihim considerable outlay in repairs to cative of a fixed quality in the type of the various properties owned by him. men who get along in business. Ripe "Besides, I hate to see any good ma- judgment in important matters does not spring instantaneously into the This incident aptly illustrates the mind. It must have humble beginopen, and never at any stage of progress allow it to become dulled. The men who have gained prominence in the industrial world study matters of exercising keen judgment in the use economy of their own time.

Perhaps one of the most noticeable the wages of employes. Lack of in-It is quite likely that the man who telligent direction evidenced here, as watched with care; cleaned, oiled, and The maxim, "Penny wise, pound repaired with the conscious purpose of

With few exceptions, the money aninculcation in the minds of all busi- annual payroll. Yet men are too oftness men of the principles of econ- en treated as a mass, while the maomy as applied to all of their busi- chines received special individual ness acts is of extreme importance. | care. And how few employes are se-Young men are too ready to adopt lected with regard to their special fitwhat may be termed the vices of rich ness for the jobs for which they are men and ignore the basic qualities employed! What a vast amount of upon which those men built success. power is lost through carelessness in

details; but it may be noted with ad- omy over the clerks. Where can we learned so well that thought seems vantage that the men who are now to find better examples of unintelin positions of prominence are thor- ligently wasteful performance than in oughly imbued with the spirit of econ- our bookkeepers? The inheritance of omy, which they constantly practice, ages has fixed upon most bookkeepoff as to some of the minor details. which retard, instead of help, the busi-

Care is much harder to cultivate the amount of premium on a proposed sources at his command will flash sible. The president of the company and consumed a week in digging out above. Just beyond this truck two we are all happy." We have heard many tales of the the figures, which, if they had beer other drays stood idly walting their almost miserly habits of some of our intelligently placed on the books oriwealthy men. Such should not be greatly, would have been accessable door at the other side of the elevator of useful labor from his employes? ly helpless. She was examined by selected as examples for study. The with the expenditure of a few min- and get those teams busy?" was sugwealthy sugar magnate referred to in ales only. Perhaps this seems an ex- gested. The answer is typical of the the incident of the brick was a very eggerated case. If so, let any mer result of crystallized custom: "We liberal spender of money in the com-chant or manufacturer who has not never thought of that," which, being they may be placed. Let us take our ly improved in health. The tonic, forts of his home and of his family, given considerable study to the book- interpreted into other language more The idea is, not that a man must be keeping of his office, test the condi- significant, means, "We have never stingy or miserly, but that he should tion of his own books by asking for brought the ecomonical eye to bear not allow anything to be wasted which some information of a vital nature and upon that situation." This is only one can, with a reasonable exercise of noting the time required by the bookeffort, be saved. Parsimony is mean keeper to furnish the facts. There nities for saving waste in time and hard would we labor if the emolu-womanly constitution. Half a cenare exceptional offices where such That the general tendency among matters have been economically plan- ly around and upon the business man, young men in business is against, ned; but I venture to say that many rather than towards, saving is shown readers of this article will, if they try to observe them, in the life insurance statistics, where the experiment sincerely, find in their in it is startingly set forth that the offices practical illustration of the cently that the profits in his beef busi-

until he has reached the age of forty me the other day that he was concan rarely hope successfully to culti-sidering the organization of a school away what the large butcher turns vate economical habits after that date. for his clerks in which efforts would into money. The means employed by What I wish to emphasize here is not be made to teach them to think. "I the latter could not be adopted by all merely the desirability of cultivating realize," said he, "that an immense small butchers, but the thought that the thrifty habit in itself, but rather amount of time could be saved if I waste may be eliminated and savings ced in small things permeates the en- about what what they are doing and materials such as are neglected by tire business career of a man, often why they are doing it; whether what others is good enough for universal marking the successful man as distin- they are doing is necessary and whether their time can be better em-Another Illustration of the thought ployed." The stimulation of the ini- ed chemists and engineers are emcarried into smaller things is furnish- tial mental process in subordinates is ployed for the specific purpose of finded in the example set by the prest-lone of the hardest problems of a bust-ling cheaper substitutes for more costly

Women's Tailored Suits

\$17.50

A stylish suit of fancy mixed novelty suiting in Tan and Gray mixtures' made with a 26-inch jacket, satin lined, skirt of medium width with wide box pleat at back, a suit combining style and service

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A nice line of new nobby suits in a variety of the newest styles, well made and tastefully trimmed, lined with Messaline or Satin, all the new desirable colors and fabrics, each suit carries our guarantee, only

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New Spring Millinery

This is what you have been waiting for, we've solved the question for you; the new hats are now in the store and ready for your inspection.

We have sought carefully the authentic in Spring millinery-we have avoided what might be called freaks-we have confined our selection of stylish hats in the approved models-hats that have individuality-the kind which will not be largely duplicated in inferior grades.

Our line includes the largest and best selected variety of the new and desirable models we have ever shown. And every hat is EXCLUS-IVE in style.

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We are going to stimulate Saturday night shopping in this city as it was never stimulated before. Beginning this week, we will hold an "After Supper" Sale every Saturday Night from 7:30 to 9:30 O'clock

> The biggest bargains you ever heard of will be the trade attracting features of these "After Supper Sales."

We have asked our leading manufactures and wholesalers to co-operate with us by giving our friends some special "plums" to make the After Supper Sale a grand success. They have responded nobly-and the story is told below in items and prices that can't be matched in this or any other city for real value.

> "After Supper" Sale Specials cannot be purchased until After 7:30 P. M. Saturday Night. Lots are limited, so be on hand when the bell rings. Cash Only, No 'Phone Orders Accepted.

Lingerie Waists

About 10 dozen nobby new waists made from Lawn, Batiste and Striped Nainsook, neatly and tastefully trimmed with Lace, Embroidery and hand embroideried effects, all this season's styles which are marked to sell for \$1,50 and \$1.75, for our "After Supper Sale," choice

7oc

Gingham Dresses

Five dozen Gingham Dresses in women's and misses' sizes, made from a good quality of solid colored ginghams trimmed with bias bands of striped gingham, elbow sleeves and square neck, neat and practical garments which would be cheap at \$2.50, for Saturday evening, choice

\$1.35

Amoskeag Gingham

Every lady knows what Amoskeag Apron Gingham is. It comes in a variety of checks in blue, brown and green. During our "After Supper Sale" we will sell to every lady wishing

to Yards for 50c

Only 10 Yards to a Customer

Men's Sox

Twenty five dozen Men's Sox, in black only, of good quality with double heelland toe, ribbed tops, fast colors and in all sizes, worth regularly 15c per pair, for our "After Supper Sale,"

Spring Suits \$25.00

Men's

Men's Blue Serge Suits made from a good quality of serge and the best linings and inner linings, newest style single breasted novelty sack with half peg trousers, a stylish and serviceable suit of exceptional value.

\$25.00

A nice attractive suit of fancy Brown Stripe Material made with one button sack coat and full peg trousers, a new and very popular model made with the best of innerlinings and finishing. Style, fit and service combined to a maximum degree, only

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Other suits in a variety of styles and materials at \$16,50 and up.

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Are all that you like in a hat. New exclusive shapes and shades-becoming refined lines-absolutely correct style -the finest fur felt. You get all these plus the weather-proof feature, which comes from the cravenetting process which simply renders them water-proof. That's why Mallory Hats stay new.

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\$3.50

E. Rosenwald & Son

body can be adapted to the perform- mical processes. ance of almost any regularly repeatunnecessary. But men are different from machines in that with

commit costly errors.

his company, in order to ascertain master studying economy in the re- factured goods made immediately pos- he will not only create a larger wage

illustration of thousands of opportumaterial which constantly press closewho has but to open his critical eye

A wealthy meat-packer said only re ness consist entirely in what he is application.

In some lines of business high-pric-

ness man. Like machines, the human materials and devising more econo- at our business if we could extract

ed motion. Such exercises of the can be effected by the rearrangement fit can be derived from intelligently fluence, he may readily, and without Let us look around the office of muscles are spoken of as mechanical of machinery is furnished in an incitore and cast the critical eye of econ performances, many of them being dent which occurred in a mill where chines than from any system in which be sewn in "triple-ply," the methods ered merely as a mass, involving several different stitching process's, performed separately, one thought they will make fewer mis- after the other, on different machines although there may be a sloughing ers unnecessary and wasteful habits takes; without thought they may by different operators. A bright young foreman rearranged these stitching A visit to the average manufactur- machines in tandem form so that the dents showing the neglect of smaller A credit insurance man, discussing ing plant will fill one with the same three operations can now be performmatters are taken by the young busi- with the proprietor of a mill the ad- sense of wasteful performance that ed at the same time on the same cloth vantage of the protection afforded by he sees in the office. The eye of the and a much larger amount of manu-

At one side of the elevator near thing! Each of the ninety girls in logy. It is practical business econthat room now takes home with her omy. more money every week; but the best wasteful habits fall to gain the re- not tell just how long it would take. were being unloaded materials to be part of it is, she leaves us a much cognition to which they think they He was set to work on the problem, conveyed by the elevator to the floor larger profit than we had before so

Human beings are very much alike, many physicians, some of whom gave own feelings, for instance. Are we strengthening, and restorative effects thropists? Or do we conduct our womanly constitution, are the most ten, twelve, or eighteen hours a day it for your trouble.

no more than bread and butter out of An illustration of the economy that it? The broader-minded business man long strips of cloth were required to a group of human beings is consid-

The idea of practical economy makes it necessary that there should be no waste in the acts of any employes. The greatest amount of service possible to extract should be obtained from the laborer. By putting him in a position whereby he can measure the value of his interested services in definite terms of money for himself but he will at the same the revenue to the manufacturer. "I'll tell you that was a grand good this is not merely theoretical socio-

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